Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your	full name		
		te the name that is on your vernment-issued picture	Viola First name	First name
	identifi	cation (for example, river's license or	Gene	
	passpo	ort).	Middle name Jones-Tate	Middle name
	identifi	our picture cation to your meeting e trustee.	Last name	Last name
			Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.		ner names you	Viola	
	have i	used in the last 8	First name Gene	First name
	-	e your married or	Middle name	Middle name
		n names.	Gaddis	
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3.	_	he last 4 digits of	xxx - xx8746	XXX - XX
	-	Social Security er or federal		
		lual Taxpayer ication number	OR	OR
			9xx - xx	9xx - xx

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Document Jones-Tate Viola Gene Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN
5.	Where you live	10130 S. 84th Terrace Ave Number Street	If Debtor 2 lives at a different address: Number Street
		Palos Hills City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Jones-Tate Gene Viola Debtor 1 Case Number (if known) Last Name

Pa	Tell the Court About Your	Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13						
8.	How you will pay the fee	local yours subm with a I nee Appli I requ By la less t pay tl	court for more det self, you may pay we self, you may pay we self, you may pay we a pre-printed addre d to pay the fee in cation for Individual sest that my fee be we, a judge may, be han 150% of the cone fee in installme	when I file my petiticalls about how you me with cash, cashier's cont on your behalf, you ess. In installments. If you als to Pay The Filing the waived (You may rejust is not required to, you choose the valued (Official Form of the valued (Officia	ay pay. Typically, if y heck, or money order ir attorney may pay w choose this option, si Fee in Installments (Conquest this option only vaive your fee, and mat applies to your familis option, you must fill	ou are paying. If your attor with a credit control gen and attact Official Form wif you are fill any do so only ily size and y I out the App	g the fee rney is ard or check h the 103A). ing for Chapter 7. y if your income is you are unable to	
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District None District	When When When When	MM / DD / YYYY	se Number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District	When	Ca MM / DD / YYYY Rela	se Number, if kn	own	
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to line	Initial Statement About a				

Debto	Case 17-0334	48 Doc Gene	1 Filed 02/06/17 Document Jones-Tate	Entered 02/06/17 08:56:46 Page 4 of 59 Case Number (if known)	Desc Main
Par 12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it	■ No.	Go to Part 4. Name and location of business Name of business, if any Number Street		
	to this petition.		☐ Single Asset Real Estate ☐ Stockbroker (as defined i	s defined in 11 U.S.C. § 101(27A)) (as defined in 11 U.S.C. § 101(51B))	e Zip Code
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriation balance shadocuments No. I No. I Ves. I	e deadlines. If you indicate that neet, statement of operations, cas do not exist, follow the procedum not filing under Chapter 11. am filing under Chapter 11, but the Bankruptcy Code.	I am NOT a small business debtor according to I am a small business debtor according to the d	th your most recent n or if any of these the definition in
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	■ No.	What is the hazard?	, why is it needed?	

that needs urgent repairs?

Number

City

Street

Where is the property? _

ZIP Code

State

Gene

Document Jones-Tate Page 5 of 59

Debtor 1

Viola

Case Number (if known)

Part 5:

Explain Your Efforts to I

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

> If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.
Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about	☐I am not required to receive a briefing about

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Incapacity. I have a mental illness or a mental deficiency that makes me

credit counseling because of:

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-03348 Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46 December 17-03348 Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46

Viola Gene Jones-Tate

Debtor 1

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Case Number (if known)

Pa	rt 6: Answer These Questions	i for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or inve	consumer debts? Consumer debts are de primarily for a personal, family, or household primarily for a personal primarily for a personal, family, or household primarily for a personal primarily for a personal primarily for a personal primarily for a personal primarily family for a personal primarily family for a personal primarily family fami	s that you incurred to obtain
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18. er 7. Do you estimate that after any exempt p s are paid that funds will be available to distrit	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct. If I have chosen to file under Chaptor of title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I this document, I have obtained and I request relief in accordance with I understand making a false statem.	ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chapted did not pay or agree to pay someone who is redread the notice required by 11 U.S.C. § 3426 the chapter of title 11, United States Code, spenent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up a 3571.	e, under Chapter 7, 11,12, or 13 ster, and I choose to proceed not an attorney to help me fill out (b). ecified in this petition. or property by fraud in connection
		★ /s/ Viola Gene Jones-1 Signature of Debtor 1 Executed on	Signa	ture of Debtor 2 uted on

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Debtor 1	Viola	Gene	Jones-Tate	Case Number (if known)
	Firet Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Mariusz Krzysztof Zatorski	Date	Date: 01/31	/2017
Signature of Attorney for Debtor	54.0	MM / DD / YY	YY
Mariusz Krzysztof Zatorski			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
 			
			_
	IL	60603	_
Number Street	IL State	60603 ZIP Code	_
Number Street Chicago	State		 eracilaw.con
Chicago City	State	ZIP Code	 eracilaw.con

Fill in this information to identify your case:						
Debtor 1	Viola	Gene	Jones-Tate			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
Spouse, if filing)		Middle Name or the : <u>NORTHERN</u> District of				
Case Number (If known)	·					

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) Iline 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 1,750
1c. Copy	line 63, Total of all property on Schedule A/B	\$ 1,750
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$3,402
	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$64,958
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,638.42
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$2,597.00

Document Jones-Tate Viola Gene Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4: Ans	wer These Questions for Administrative and Statistical Records					
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
Your deb family, or	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 					
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.						
9. Copy the follo	owing special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim				
From Part 4	of Schedule E/F, copy the following:					
9a. Domestic	support obligations (Copy line 6a.)	\$_0.00				
9b. Taxes and	d certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Claims for	death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Student lo	9d. Student loans. (Copy line 6f.) \$_8,535.00					
	s arising out of a separation agreement or divorce that you did not report as . (Copy line 6g.)	\$_0.00				
9f. Debts to p	ension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Total. Add	I lines 9a through 9f.	\$ 8,535.00				

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Fill in this in	formation to ide	ntify your case and this filing:		0 of 59			
Debtor 1	Viola	Gene	Jones-Tate				
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>				
Case Number			(State)			Check if this is	an
(If known)	4004	, D				amended filing	
	orm 106A						
n each category ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	t and describe items. List an as best. Be as complete and accu ct information. If more space is se number (if known). Answer e sidence, Building, Land, or Other	irate as possible. If two mass s needed, attach a separate every question. r Real Esate You Own or Ha		ually		12/15
No. Yes.	Describe	gal or equitable interest in any portion you own for all of your					
you have at	ttached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
No. Yes. Vatercraft Examples: No. Yes.	Describe t, aircraft, motor Boats, trailers, mot	s, sport utility vehicles, motoro homes, ATVs and other recrea ors, personal watercraft, fishing vess	ational vehicles, other vehicles, snowmobiles, motorcycle	accessories			
	-	oortion you own for all of your 2. Write that number here	entries fro Part 2, includin	ng any entries for pages >			\$ 0.00
		rsonal and Household Items					
	r have any legal	or equitable interest in any of	the following items?		p C	Current value of the cortion you own? On not deduct secured or exemptions	
		nishings furniture, linens, china, kitchenware					
Yes.	Describe	Furniture, linens, small appliances,	table & chairs, bedroom set		\$1,000	\$	1,000.00
	Televisions and rad	dios; audio, video, stereo, and digital including cell phones, cameras, med		s, scanners; music			
Yes.	Describe	Flat screen TV, computer, printer,	music collection, cell phone		\$500	\$	500.00
	Antiques and figuri	nes; paintings, prints, or other artwo		objects;			
Yes.	Describe					ė	0.00

Viola Debtor 1

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Document Page 11 of an Output Case 17-03348 Doc 1 Desc Main First Name 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Yes. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe..... Everyday clothes, furs, shoes, accessories \$100 100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... \$100 Costume jewelry, wedding ring, watch, earrings 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe.....

									\$	0.00
14.	Any other	personal and ho	ousehold items you did n	ot already list, inc	luding any health	h aids you did not list				
	□No.									
	Yes.	Describe						1		
	163.	Describe	Books, CDs, DVDs & Family	/ Photos			\$50			
			Booke, obe, by be a raining	y 1 110100			400		\$	50.00
15	Add the de	aller value of all	of your entries from Part	2 including ony o	ntrice for negge	vou have attached		1		
			•			-			ĺ	\$1,750.00
	for Part 3.	Write that numb	per here				->			
		Describe Your Fir								
P	art 4:	Describe Your Fir	nancial Assets							
Dο	vou own o	r have any legal	or equitable interest in a	ny of the following	a?			Curr	ent value of	f the
	, ou ou o	n navo any logal	or oquitable interest in a	ing or the removing	9.				ion you owr	
									ot deduct secu	
									emptions	area ciairrio
16	Cash									
10.		Money you have in	n your wallet, in your home, in	a safe denosit hovila	and on hand when w	ou file your petition				
	No.	. Worley you have it	r your wanct, iii your nome, iii	a saic acposit box, a	na on nana when ye	ou me your pention				
	=									
	Yes.	Describe								
									\$	0.00
17.	Deposits of	•								
			, or other financial accounts; c			ons, brokerage houses,				
		similar institutions.	If you have multiple accounts v	with the same institut	ion, list each.					
	No.									
	Yes.	Describe	Account Type:	Institution						
			Checking Account	Ban	nk of America				\$	0.00
									\$	0.00
18.	Bonds, m	utual funds, or p	oublicly traded stocks							
	Examples:	Bond funds, invest	tment accounts with brokerage	e firms, money marke	t accounts					
	No.									
	Yes.	Describe	Institution or issuer name	:						
		Describe							\$	0.00
19	Non-nubli	cly traded stock	and interests in incorpor	ated and unincor	norated business	ses, including an interest in			·	
	No.	., aaca ciock		2.02 4.14 4.11.1001	p	an interest in				
	=		Name of Entity and Days	and of Occurs and the						
	Yes.	Describe	Name of Entity and Perce	ent of Ownership:						
									\$	0.00

Debtor 1

Viola

Case 17-03348

Doc 1

First Name

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20.	Negotiable	instruments includ	le personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.		
	Yes.	Describe	Issuer name:	\$	0.00
21.		or pension aconterests in IRA, E	counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution name:	\$	0.00
22.	Your share	•	payments posits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
23.	Yes. Annuities (Describe A contract for a	Institution name or individual: a periodic payment of money to you, either for life or for a number of years)	\$	0.00
	No. Yes.	Describe	Issuer name and description:		
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).	\$	0.00
25	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$	0.00
20.	No. Yes.	Describe	Theresis in property (other than anything listed in line 1), and rights of powers		
26.			marks, trade secrets, and other intellectual property ames, websites, proceeds from royalties and licensing agreements	\$	0.00
	Yes.	Describe		\$	0.00
27.			other general intangibles exclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Моі	ney or prop	erty owed to yo	u?	Current value of portion you own Do not deduct secuor exemptions	1?
28.	Tax refund No.	s owed to you			
	Yes.	Describe		\$	0.00
29.	Family sup Examples: I	•	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.		The state of the s		
	Yes.	Describe		\$	0.00
30.		unts someone	•		
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, iid loans you made to someone else		
	Yes.	Describe		\$	0.00

Case 17-03348 Doc 1 Viola Debtor 1

First Name Middle Name Filed 02/06/17 Document

r's, or renter's insurance	Entered 02/06/17 08:56:46 Page 13 of 59 umber (if known)	Desc Main	
	er's, or renter's insurance		

31.	Interest in ins	surance polici	es	
	Examples: He	ealth, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe		
	_		Term life insurance \$0	
				\$ <u> </u>
32.	Any interest i	in property the	at is due you from someone who has died	
			iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
		use someone ha	s died.	
	No.			
	Yes. [Describe		
				\$0 <u>.0</u> 0
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment	
		cidents, employn	nent disputes, insurance claims, or rights to sue	
	No.			
	Yes. [Describe		
				\$ <u> </u>
34.	Other conting	gent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	
	No.			
	Yes. [Describe		
				\$ <u> </u>
35.	Any financial	l assets you d	id not already list	
	No.			
	Yes. [Describe		
	_			\$ 0.00
		'		
36.	Add the dolla	r value of all o	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. Wri	ite that numbe	er here	\$0.00
	art 5: Des	scribe Any Busi	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
	an e on			
27	Do you own	or have any le	gal or aguitable interest in any business related property?	
37.	_	or have any le	gal or equitable interest in any business-related property?	
37.	No.	or have any le	gal or equitable interest in any business-related property?	
37.	_	or have any le	gal or equitable interest in any business-related property?	
37.	No.	or have any le	gal or equitable interest in any business-related property?	Current value of the
37.	No.	or have any le	gal or equitable interest in any business-related property?	Current value of the portion you own?
37.	No.	or have any le	gal or equitable interest in any business-related property?	portion you own? Do not deduct secured claims
	No. Yes.	·		portion you own?
	No. Yes.	·	gal or equitable interest in any business-related property? mmissions you already earned	portion you own? Do not deduct secured claims
	No. Yes.	·		portion you own? Do not deduct secured claims
	No. Yes. Accounts rec	·		portion you own? Do not deduct secured claims
	No. Yes. Accounts rec	ceivable or coi		portion you own? Do not deduct secured claims
38.	No. Yes. Accounts recommon No. Yes. [ceivable or col Describe	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
38.	No. Yes. Accounts recommon No. Yes. [ceivable or col Describe	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
38.	No. Yes. Accounts recommon No. Yes. [ceivable or col Describe	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
38.	Accounts recomposed in the second sec	ceivable or col Describe	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
38.	Accounts recomposed in the second sec	ceivable or con Describe ment, furnishir isiness-related co	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
38. 39.	Accounts recomples: But No. Yes. [Describe ment, furnishir isiness-related co	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions \$
38. 39.	Accounts recomples: But No. Yes. [Describe ment, furnishir isiness-related co	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
38. 39.	No. Yes. Accounts recommend No. Yes. Office equipment Examples: But No. Yes. Machinery, fine No.	Describe ment, furnishir isiness-related co	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
38. 39.	No. Yes. Accounts recommend No. Yes. Office equipment Examples: But No. Yes. Machinery, fine No.	Describe ment, furnishir isiness-related co Describe	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
38. 39.	No. Yes. Accounts recommend No. Yes. Office equipment Examples: But No. Yes. Machinery, fine No.	Describe ment, furnishir isiness-related co Describe	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
38. 39.	No. Yes. Accounts recomposite and the second secon	Describe ment, furnishir isiness-related co Describe	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
38. 39.	No. Yes. Accounts red No. Yes. Office equipm Examples: But No. Yes. Machinery, fit No. Yes. Inventory No.	Describe ment, furnishir isiness-related co Describe ixtures, equipr Describe	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
38. 39.	No. Yes. Accounts red No. Yes. Office equipm Examples: But No. Yes. Machinery, fit No. Yes. Inventory No.	Describe ment, furnishir isiness-related co Describe	mmissions you already earned ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$
38. 39. 40.	No. Yes. Accounts red No. Yes. Office equipm Examples: But No. Yes. Machinery, fit No. Yes. Inventory No. Yes. Inventory No. Yes.	Describe Describe Describe Describe Describe	ngs, and supplies Ings, and supplies Imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Imputers, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
38. 39. 40.	No. Yes. Interests in p	Describe Describe Describe Describe Describe Describe	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices nent, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$
38. 39. 40.	No. Yes. Accounts rec No. Yes. Office equipm Examples: But No. Yes. Machinery, fit No. Yes. Inventory No. Yes. Interests in p	Describe Describe Describe Describe Describe Describe	ngs, and supplies Ings, and supplies Imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Imputers, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$
38. 39. 40.	No. Yes. Accounts rec No. Yes. Office equipm Examples: But No. Yes. Machinery, fit No. Yes. Inventory No. Yes. Interests in p	Describe Describe Describe Describe Describe Describe	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices nent, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$
38. 39. 40.	No. Yes. [Office equipm Examples: But No. Yes. [Machinery, fit No. Yes. [Inventory No. Yes. [Interests in p No. Yes. [Interests in p No. Yes. [Interests in p	Describe Describe ment, furnishir siness-related co Describe Describe Describe Describe	mmissions you already earned ings, and supplies imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$
38. 39. 40.	No. Yes. Accounts recomposed No. Yes. Office equipment No. Yes. No. Yes. Inventory No. Yes. Interests in public No. Yes. Customer list	Describe Describe ment, furnishir siness-related co Describe Describe Describe Describe	mmissions you already earned ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices nent, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions \$
38. 39. 40.	No. Yes. Accounts red No. Yes. No. Yes. Office equipn Examples: But No. Yes. Machinery, fit No. Yes. Inventory No. Yes. Interests in p No. Yes. Customer list	Describe Describe Describe Describe Describe Describe Describe Describe Describe	mmissions you already earned ings, and supplies imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$
38. 39. 40.	No. Yes. Accounts red No. Yes. No. Yes. Office equipn Examples: But No. Yes. Machinery, fit No. Yes. Inventory No. Yes. Interests in p No. Yes. Customer list	Describe Describe ment, furnishir siness-related co Describe Describe Describe Describe	mmissions you already earned ings, and supplies imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions \$

Debtor 1 Viola Case 17-03348 Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46 Desc Main Page 14 of Bull Plants Page

44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here -->

Case 17-03348 Desc Main Doc 1 Viola

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Document Page 15 of a g d umber (if known) ——— Debtor 1 First Name

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 1,750.00	
58. Part 4: Total financial assets, line 36	\$ 0.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 1,750.00	\$ 1,750.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$1,750.00

Official Form 106A/B Record # 723428 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to ident	tify your case:	
Debtor 1	Viola	Gene	Jones-Tate
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	:		
Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
_				
For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 500	<u></u> \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, furs, shoes, accessories	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Costume jewelry, wedding ring, watch, earrings	\$ <u>100</u>	<u></u> \$	735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 723428	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Debtor 1 Viola Gene Document Page 17 of 59 Case Number (if known)

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(a) - \$50.00 Books, CDs, DVDs & Family description: Photos \$ 50 Line from 100% of fair market value, up to 14 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$0.00 Brief Checking Account, Bank of \$_0 America, 0.00 description: 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Term life insurance 215 ILCS 5/238 - \$0.00 \$_0 description: Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes. 723428 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this in	Case 17 nformation to ident		Filod 02/06/17	Entered 02/06 8 of 59	6/17 08:56:46	Desc Main	
Debtor 1	Viola	Gene	Jones-Tate				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS				
One a Nivership	_		(State)			Check if thi	s is an
Case Numbe (If known)	er					amended fi	lina
information. If additional page 1. Do any cre No. Cl	more space is need es, write your name editors have claims	possible. If two married peopled, copy the Additional Page and case number (if known secured by your property? Jubmit this form to the court with ation below.	e, fill it out, number the ent).	tries, and attach it to th	nis form. On the top o		
	List All Secured Cla						
		19 1	1 1 2 12 14 14 15		Column A	Column A	Column C
	claim. If more than o	creditor has more than one secone creditor has a particular cluding in alphabetical order ac	laim, list the other creditors in	in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
		olamo in alphabolical order a	coording to the creditors rian				

Fill	in this	Caso 17 03 information to identify y		1 Filed 02/06/17 Ento	red 02/06/17 08:56:46 9 of 59	Desc Main	
Б.	4	Viola	Gene	Jones-Tate			
De	btor 1	First Name	Middle Name	Last Name			
De	btor 2						
(Spo	ouse, if filin	g) First Name	Middle Name	Last Name			
Un	ited Sta	tes Bankruptcy Court for the :	NORTHERN D	histrict of ILLINOIS			
				(State)		☐ Check if	this is an
	se Num known)	ber				amende	
)ffi	cial	Form 106E/F			-		. 3
							40/45
				e Unsecured Claims or creditors with PRIORITY claims and Par			12/15
/B: P redite eede op of	<i>Propert</i> ors wit d, cop	y (Official Form 106A/B) a h partially secured claims	and on Schedule s that are listed in out, number the our r name and case		ases (Official Form 106G). Do not included by Property. If more space is	ude any	
1 D	o any (creditors have priority un	secured claims a	nainet vou?			
		, ,	secured cianns a	ganist you:			
		Go to Part 2.					
	Yes.	of your priority upsocures	d claime If a credi	tor has more than one priority unsecured cla	aim list the creditor congrately for each	claim For	
				claim has both priority and nonpriority amo	• •		
		•		aims in alphabetical order according to the d	<u>.</u>	•	
				art 1. If more than one creditor holds a parti structions for this form in the instruction boo		rt 3.	
ν.	0. 0	onpramation of ducit type o			Total claim	Priority	Nonpriority
	1 111100	is Department of Devenue			4 1 000 00	amount	amount
2.1] —	is Department of Revenue or's Name	<u></u>	Last 4 digits of account number	<u>\$_1,090.00</u>	<u>\$ 1,090.00</u>	\$ <u>0.00</u>
		30x 64338		When was the debt incurred?			
	Numb	er Street					
				As of the date you file, the claim is: Check	all that apply.		
	Chic	ago IL	60664-0338	Contingent			
	City		ate Zip Code	Unliquidated			
\	_	ves the debt? Check one.		Disputed			
	=	tor 1 only		Towns of BRIGRITY			
	=	tor 2 only tor 1 and Debtor 2 only		Type of PRIORITY unsecured claim: Domestic support obligations			
	=	east one of the debtors and an	other	Taxes and certain other debts you owe the	government		
	=	ck if this claim relates to a					
	_	munity debt		Claims for death or personal injury while you	ı were		
!	ls the c	laim subject to offest?		intoxicated			
	No			Other. Specify	_		
	Yes						

ebtor 1	_I Viola G	Gene	Document	Page 20 of 59 Case Number	(if known)		
	First Name M	liddle Name	Last Name		, , , , , , , , , , , , , , , , , , , ,		_
Part	Your PRIORITY Unsecured	Claims - Continua	ation Page				
after lis	sting any entries on this page, no	umber them begi	inning with 2.3, followed by 2.4	, and so forth.	Total claim	Priority amount	Nonpriority amount
2.2	Illinois Department of Revenue Creditor's Name		Last 4 digits of account number	·	\$ 2,312.00	\$_2,312.00	\$ <u>0.00</u>
	PO Box 64338 Number Street		When was the debt incurred?				
W	Who owes the debt? Check one.	60664-0338 Zip Code	As of the date you file, the claim Contingent Unliquidated Disputed	n is: Check all that apply.			
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	her	Type of PRIORITY unsecured cl Domestic support obligations Taxes and certain other debts y				
Is	Check if this claim relates to a community debt s the claim subject to offest? No Yes		Claims for death or personal inj intoxicated Other. Specify				
Pari	List All of Your NONPRIOR	RITY Unsecured C	laims				
3. Do	nany creditors have nonpriority used any creditors have nothing to report in Yes.			ır other schedules.			
no	st all of your nonpriority unsecur inpriority unsecured claim, list the oblighted in Part 1. If more than one of aims fill out the Continuation Page	creditor separate creditor holds a p	ly for each claim. For each claim	listed, identify what type of cla	aim it is. Do not list claim	s already	
4.1	Baron's Creditor's Serv. Corp.		Last 4 digits of account number	·			Total claim \$ 877.00
	Creditor's Name 155 Revere Dr., Ste. 9 Number Street		When was the debt incurred?				
w F	Northbrook IL City State Vho owes the debt? Check one. Debtor 1 only	60062 Zip Code	As of the date you file, the clain Contingent Unliquidated Disputed	n is: Check all that apply.			
_	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anote Check if this claim relates to a community debt	her	Type of NONPRIORITY unsecur Student loans Obligations arising out of a septhat you did not report as priorit Debts to pension or profit-sharing	aration agreement or divorce			
	s the claim subject to offest? No Yes		Other. Specify Debt Owed				

Entered 02/06/17 08:56:46 Desc Main Case 17-03348 Filed 02/06/17 Doc 1 Page 21 of 59 Case Number (if known) Document Viola Gene Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2	Baron's Creditor's Serv. Corp.	Last 4 digits of account number	\$ 10,420.00
	Creditor's Name		
	155 Revere Dr., Ste. 9	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Northbrook IL 60062	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		
4.3	City of Country Club Hills	Last 4 digits of account number	\$ 600.00
7.5	Creditor's Name		
	3700 W. 175th Place	When was the debt incurred?	
		Their was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Country Club Hills IL 60478-4698		
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	-	
	No	Other, Specify Fines	
	Yes	Other opening	
4.4	Comcast Cable	Last 4 digits of account number	\$ 698.00
4.4		Lust 7 digits of account number	¥ <u></u>
	Creditor's Name 1701 John F. Kennedy Blvd	When was the debt incurred?	
		when was the dept liteureur	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Philadelphia PA 19103		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
		Time of NONDRIORITY in account of all inst	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Out of October 1991	
	=	Other. Specify Cable Bill	
	Yes		

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4.5	Credit Management, Inc.	Last 4 digits of account number	<u>\$ 214.00</u>
	Creditor's Name		
	4200 International Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carrollton TX 75007-1906	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l ř	¬		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No	Other, Specify Credit Card or Credit Use	
li	Yes	Other. Specify Credit Card or Credit Use	
4.6	DEPT OF ED/Navient	Last 4 digits of account number 0507	\$ 8,535.00
1.0	Creditor's Name		
	Po Box 9635	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilkes Barre PA 18773	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li	s the claim subject to offest? No		
	=	Other. Specify	
17	Yes Dish Network	Last 4 digits of account number	\$ 250.00
4.7	Creditor's Name		•
	Dept. 0063	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
			
	Palatine IL 60055-0063	Contingent	
	City State Zip Code	Unliquidated	
\ <u>\</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1 .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No T.	Other. Specify Utility Bills/Cellular Service	
	Yes		

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Schedule E/F: Creditors Who Have Unsecured Claims

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4.11	Illinois State Toll Hwy Auth	Last 4 digits of account number	\$ <u>9,196.00</u>
	Creditor's Name		
	2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove IL 60515-1703	Contingent	
	City State Zip Code	Unliquidated	
v	Vho owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only		
	= '		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Fines	
Ē	Yes	Outon Opposity	
4.12	Ingalls Memorial Hospital	Last 4 digits of account number	\$ 3,201.00
7.12	Creditor's Name		•
	1 Ingalls Drive	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harvey IL 60426	☐ Unliquidated	
	City State Zip Code		
<u>v</u>	/ho owes the debt? Check one.	Disputed	
L	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a	_	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Medical/Dental Services	
\vdash	Yes		↑ 90F 00
4.13	LVNV Funding	Last 4 digits of account number	\$ <u>895.00</u>
	Creditor's Name		
	PO Box 10497	When was the debt incurred?	
	Number Street		
1		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Greenville SC 29603		
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority claims	
1 -	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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4.14	PLS Loan Store	Last 4 digits of account number			
	Creditor's Name				
4031 W 183rd St Number Street		When was the debt incurred?			
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Country Club Hills IL 60478	Unliquidated			
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed			
Г	Debtor 1 only				
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Ī	Debtor 1 and Debtor 2 only	Student loans			
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
l i	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
ls ls	s the claim subject to offest?				
	No	Other. Specify PayDay Loan			
	Yes		7 700 00		
4.15	Sanford Kahn, Ltd.	Last 4 digits of account number	\$ <u>7,700.00</u>		
	Creditor's Name 180 N. LaSalle St., Ste. 2025	When was the debt incurred?			
	Number Street	Then was the dest mounted:			
	Number Sileet				
		As of the date you file, the claim is: Check all that apply.			
	Chicago IL 60601	Contingent			
	City State Zip Code	Unliquidated			
<u> </u>	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
[Debtor 2 only	Type of NONPRIORITY unsecured claim:			
[Debtor 1 and Debtor 2 only	Student loans			
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	s the claim subject to offest? No	Harriso / Depta / Harriso			
	Yes	Other. Specify Housing/Rental/Lease			
4.16	Scholastic	Last 4 digits of account number	\$ 33.00		
4.10	Creditor's Name				
	PO Box 6027	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Jefferson City MO 65102-6027	☐ Unliquidated			
	City State Zip Code Vho owes the debt? Check one.	Disputed			
ľ	=				
	Debtor 1 only	T (NONDRIODITY			
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured claim: Student loans			
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
		that you did not report as priority claims			
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
ls	s the claim subject to offest?	Debte to pension of professioning plans, and other sittlial debte			
	No	Other. Specify Debt Owed			
Ī	Yes	Silver Spoons			

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	South Suburban Hospital	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name		
	17800 Kedzie Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hazel Crest IL 60429	☐ Unliquidated	
	City State Zip Code Vho owes the debt? Check one.	Disputed	
ľ	7		
	Debtor 1 only Debtor 2 only	Time of NONDRIODITY increasing delains	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debts to pension of profitestialing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes	Cition opcomy	
4.18	Trustmark Recovery Services	Last 4 digits of account number	<u>\$ 176.00</u>
	Creditor's Name		
	541 Otis Bowen Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Munster IN 46321	Unliquidated	
l v	City State Zip Code Vho owes the debt? Check one.	Disputed	
İ	Debtor 1 only		
l ř	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
\Box	Yes		
4.19	Vision Financial Corp.	Last 4 digits of account number	\$ <u>2,399.00</u>
	Creditor's Name	When you the deleter your do	
	PO Box 900	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Durchage NV 40577	Contingent	
	Purchase NY 10577	Unliquidated	
l v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
15	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes	<u> </u>	

Debtor 1	Case 17	-03348 Gene	Doc 1	Filed 02/06/17 Document	Entered 02/06/17 08:56:46 Page 27 of 59 Case Number (if known)	Desc Main	_
	First Name	Middle Name		Last Name			
Part	Your NONPRIORITY	Unsecured Cla	aims - Continu	ation Page			
After lis	ting any entries on this p	age, number	them beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Clair
4.20	Von Maur		_ La:	st 4 digits of account numbe	er		\$ <u>0.00</u>
	Creditor's Name 6565 Brady Street		_ Wh	nen was the debt incurred?			
	Number Street		_ As	of the date you file, the claim	m is: Check all that apply.		
	Davenport	IA 52806	;	Contingent Unliquidated			
w	City ho owes the debt? Check or	State Zip Co ne.	de 🔲	Disputed			
	Debtor 1 only						
	Debtor 2 only		Tyl	pe of NONPRIORITY unsecu	red claim:		
<u>L</u>	Debtor 1 and Debtor 2 only		닏	Student loans			
L	At least one of the debtors a	nd another	Ш	Obligations arising out of a sep	paration agreement or divorce		
	Check if this claim relates community debt			that you did not report as priori Debts to pension or profit-shar	ity claims ing plans, and other similar debts		
IS	the claim subject to offest	r					

Document Viola Gene

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Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.							
	MCSI			On which e	ntry in Part 1 or Part 2 lis	st the original creditor?		
	Name 7330 College Dr.			Line 2	of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims		
	Palos Heights		60463	Last 4 digit	s of account number			
	Stellar Recovery Inc.	State Z	ip Code					
	Name				ntry in Part 1 or Part 2 lis	_		
	1327 Highway 2 W, Ste. 100			Line 3	of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims		
	Valianell							
	City	State Z	T 59901 ip Code	Last 4 digit	s of account number			
	Stellar Recovery Inc.			On which e	ntry in Part 1 or Part 2 lis	st the original creditor?		
	Name				of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	1327 Highway 2 W, Ste. 100 Number Street			Lille	_ Of (Check one).	Part 2: Creditors with Nonpriority Unsecured Claims		
	Kalispell	М	— T 59901	Last 4 digit	s of account number			
	City	State Z	ïp Code					
	AT&T			On which e	ntry in Part 1 or Part 2 lis	st the original creditor?		
	Name PO Box 8212			Line 9	of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims		
	Aurora	IL	60572-821	Last 4 digit	s of account number			
	City	State Z	ip Code					
	Harris & Harris, LTD			On which e	ntry in Part 1 or Part 2 lis	st the original creditor?		
	Name 111 W Jackson Blvd			Line10_	of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims		
	Suite 400							
	Chicago		60604	Last 4 digit	s of account number			
	City	State Z	ïp Code					
	RJM Acquisitions LLC		_	On which e	ntry in Part 1 or Part 2 lis	st the original creditor?		
	575 Underhill Blvd Ste 224			Line15	of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims		
	Syosset		Y 11791	Last 4 digit	s of account number			
	City	State Z	ih coae					

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Document Viola Gene Debtor 1

Add the Amounts for Each Type of Unsecured Claim

	nounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.	or statistical re	eporting purposes only. 26 U.S.C. §
			Total claim
Fotal claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$3,402.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$3,402.00
			Total claim
otal claims	6f. Student loans	6f.	\$8,535.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$56,423.00
	6j. Total. Add lines 6f through 6i.	6j.	\$64,958.00

Fil	ll in this in	Casa 17 formation to iden		Filad 02/06/17	Entered 02/06/17 08:5 0 of 59	56:46 D	esc Main	
De	ebtor 1	Viola	Gene	Jones-Tate				
De	ebioi i	First Name	Middle Name	Last Name				
	ebtor 2	First Name	Middle Name	Last Name				
		Donkruntov Court fo						
	ase Number		r the : <u>NORTHERN</u> District of	(State)			Check if this is an	
	f known)						amended filing	
<u>Offi</u>	<u>icial Fo</u>	orm 106G						
Sch	edule	G: Execut	ory Contracts and	Unexpired Lea	ses			12/15
nforn additi	nation. If n onal page	nore space is nee s, write your nam		e, fill it out, number the er	are equally responsible for supplyir tries, and attach it to this page. On t			
	_				u have nothing else to report on this fo			
L	☐ Yes. Fill	in all of the inforr	mation below even if the contra	acts or leases are listed in	Schedule A/B: Property (Official Form	106A/B)		
ex	-	nt, vehicle lease,			Then state what each contract or lea		cts and	
1	Person or	company with w	hom you have the contract or	·lease	State what the contra	ract or lease is f	or	
2.1								
	Name							
	Number	Street						
	City		State Z	ip Code				
2.2								
	Name							
	Number	Street						
	City		State Z	ip Code				
2.3								
	Name							
	Number	Street						
	City		State Z	ip Code				
2.4								
	Name							
	Number	Street						
	City		State Z	ip Code				
2.5								
	Name							
	Number	Street						

State Zip Code

City

Official Form 106G

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Viola	Gene	Jones-Tate		
	First Name	Middle Name	Last Name		
Debtor 2	-				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _			
Case Number	r		(State)		
(If known)					

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	any Additional Pages, write your name and case number (if known). Answer every question.								
1. D (1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	■ No.								
	Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to I	ine 3.							
		our spouse, former spous	e, or legal equivalent live with yo	ou at the time?					
	∐ No □ Vos I	nwhich community state of	or territory did you live?		Fill in the name and current address of that person.				
	1 es. 1	nwhich community state t	or territory did you live:		This is the finance and current address of that person.				
	Name of	your spouse, former spouse or leg	gal equivalent						
	Number	Street							
	City		State	Zip Cod	e				
S	chedule D (O	-	lule E/F (Official Form 106E/F),	•	ke sure you have listed the creditor on (Official Form 106G). Use Schedule D,				
	Column 1: Yo	our codebtor			Column 2: The creditor to whom you owe the debt				
					Check all schedules that apply:				
3.1					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Number	Street			Schedule G, line				
	City		State	Zip Code					

Debtor 1	Viola	Gene	Jones-Tate	
	First Name	Middle Name	Last Name	
ebtor 2				
Spouse, if filing)	First Name	Middle Name	Last Name	
Case Numbe	r			Check if this is:
(II KIIOWII)				An amended filing
				A supplement showing post-petition

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Clerk		
	Occupation may Include student or homemaker, if it applies.	Employers name	USPS		
		Employers address	11600 W. Irving Pa	ark Rd.	
			Chicago, IL 60688		
		How long employed there?	Since 1/1/2016		
		nem leng empleyen meler	Office II II 2010		
Pa	Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salar deductions). If not paid monthly, o	•	\$2,962.57	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 2 + line 3.		\$2,962.57	\$0.00

Official Form 106l Record # 723428 Schedule I: Your Income Page 1 of 2

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Debtor 1 Viola Gene Document Jones-Tate Page 33 of 59
First Name Middle Name Last Name Page 33 of 59
Case Number (if known)

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Сору	y line 4 here	4.	\$2,962.57		\$0.00]	
5. L	ist all	payroll deductions:						
	5a. 1	ax, Medicare, and Social Security deductions	5a.	\$324.16		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A c	d the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$324.16		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,638.42		\$0.00]	
8. Li	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,638.42	+ [\$0.00	= Г	\$2,638.42
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ <u>Z</u> ,030.42	Ĺ	φυ.υυ	L	\$2,030.42
	04-4	all about a substitution to the surround that is Cabada.	ı. ı					
11.		e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, y		ents vour roommates a	nd			
		r friends or relatives.	ou. dopoa	oe, jeu. 100a.				
	Do n	ot include any amounts already included in lines 2-10 or amounts that are	not available	e to pay expenses listed	n So	chedule J.		
	Spec	ify:					11.	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The re	sult is the c	ombined monthly income				
•		e that amount on the Summary of Schedules and Statistical Summary of C		•		plies	12.	\$2,638.42
13.	Do y	ou expect an increase or decrease within the year after you file this form	n?				L	
	x I	No.						
		res. Explain:						

Fill in this in	nformation to identify y	our case:				
Debtor 1	Viola	Gene	Jones-Tate	Check if this is:		
	First Name	Middle Name	Last Name	An amend	Ū	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following o	t-petition chapter 13 date:
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT C	OF ILLINOIS			
Case Number(If known)				MM / DD /	YYYY	
Official E	Corm 106 I				· ·	2 because Debtor 2
	<u>form 106J</u>			- maintains	a separate house	ehold.
	le J: Your Ex	_				12/14
=				re equally responsible for supply es, write your name and case nu	_	
Part 1:	Describe Your Househol	d				
	Go to line 2. Does Debtor 2 live in a	separate household? ust file a separate Schedu	le J.			
_	have dependents?	No X Yes. Fill out	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2	2.	each depen	dent	None	0	X No
Do not s names.	state the dependents'					Yes X No
					_	Yes
						X _{No}
						Yes
						X No
						Yes
						X No
						Yes
expense	rexpenses include es of people other than fand your dependents	1 1				
,	•	. Ш				
	Estimate Your Ongoing I		less you are using this form	as a supplement in a Chapter 13	case to report	
expenses as o	of a date after the bank e date.	ruptcy is filed. If this is a	supplemental Schedule J, o	check the box at the top of the fo		
	-	=	nce if you know the value <i>Incom</i> e (Official Form 106l.)		,	Your expenses
4. The ren	tal or home ownership	expenses for your resid	ence. Include first mortgage	payments and		
any rent	t for the ground or lot.				4.	\$500.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
	operty, homeowner's, o				4b.	\$0.00
	•	ir, and upkeep expenses			4c.	\$50.00 \$0.00
4d. Ho	omeowner's association	or condominium dues			4d.	\$0.00

Document Jones-Tate Viola Gene Debtor 1 Case Number (if known) _

	First Name Middle Name	Last Name	Case Number (If known)		
				Your expens	ies
. 4	Additional Mortgage payments for your	residence, such as home equity loans	5.		\$0.0
. ι	Itilities:				# 400.0
6	Sa. Electricity, heat, natural gas		6a.		\$130.0
6	6b. Water, sewer, garbage collection		6b.		\$0.0
6	Sc. Telephone, cell phone, internet, sate	llite, and cable service	6c.		\$320.0
6	6d. Other. Specify:		6d.	\$	0.0
F	ood and housekeeping supplies		7.		\$650.0
C	Childcare and children's education costs	S	8.		\$0.0
C	Clothing, laundry, and dry cleaning		9.		\$130.0
). F	Personal care products and services		10.		\$55.0
1. N	Medical and dental expenses		11.		\$75.0
2. T	Fransportation. Include gas, maintenance	e, bus or train fare.	12.		\$462.0
	Do not include car payments.				
3. E	Entertainment, clubs, recreation, newsp	apers, magazines, and books	13.		\$75.0
l. (Charitable contributions and religious de	onations	14.		\$0.0
. I	nsurance.				
	Do not include insurance deducted from you	our pay or included in lines 4 or 20.			
1	5a. Life insurance		15a.		\$0.0
1	5b. Health insurance		15b.		\$0.0
1	5c. Vehicle insurance		15c.		\$80.0
1	5d. Other insurance. Specify:		15d.		\$0.0
	Taxes. Do not include taxes deducted from				
5	Specify:		16.		\$0.0
7. I I	nstallment or lease payments:				
1	7a. Car payments for Vehicle 1		17a.		\$0.0
1	7b. Car payments for Vehicle 2		17b.		\$0.0
	7c. Other. Specify:		17c.		\$0.0
	7d. Other. Specify:		17d.		\$0.0
		, and support that you did not report as dedu	ucted		
	rom your pay on line 5, Schedule I, You		18.		\$0.0
	Other payments you make to support ot	,			
ç	Specify:		19.		\$0.0
		ed in lines 4 or 5 of this form or on <i>Schedule</i>			
	20a. Mortgages on other property		20a.		\$ 0.0
	20b. Real estate taxes		20b.		0.0
	20c. Property, homeowner's, or renter's in	surance	20c .	\$	0.0
	20d. Maintenance, repair, and upkeep exp		20d.		0.0
			200.	\$	

Page 2 of 3

Official Form 106J Record # 723428 Schedule J: Your Expenses Case 17-03348 Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46 Desc Main Document Page 36 of 59

Viola Gene Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$70.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), Student Loans (\$65.00), 21. \$2,597.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,638.42 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,597.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$41.42 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 723428 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT at	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read to correct.	he summary and schedules filed with this declaration and that they are true and
✗ /s/ Viola Gene Jones-Tate	×
Signature of Debtor 1	Signature of Debtor 2
Date 01/31/2017	Data
MM / DD / YYYY	Date

Fill in this in	formation to ident	ify your case:					
Debtor 1	Viola First Name	Gene Middle Name	Jones-Tate				
Debtor 2							
	(Spouse, if filing) First Name Middle Name Last Name						
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number							
(If known)							

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	r (If Known). Answer every question.			
Par	1: Give Details About Your Marital Status and Where Yo	ou Lived Before		
01. V	hat is your current marital status?			
	Married			
	Not married			
	uring the last 3 years, have you lived anywhere other tha	n where you live now	?	
_	No. Yes. List all of the places you lived in the last 3 years. Do	not include where vo	u live now.	
'				
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	ithin the last 8 years, did you ever live with a spouse or l operty states and territories include Arizona, California,			
	d Wisconsin.)	radio, Louisiana, No.	rada, non moxico, radito indo, roxad, tradinington,	
_	No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106U)		
L	Tes. Make sure you fill out scriedule H. Tour Codebtors (Official Form 100H).		
Par	Explain the Sources of Your Income			

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Case Number (if known)

Jones-Tate

First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$ 2,880 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 32,794 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$ 36,389 Wages, commissions. For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1

Viola

Gene

Entered 02/06/17 08:56:46 Case 17-03348 Doc 1 Filed 02/06/17 Desc Main Page 40 of 59 Document Viola Gene Jones-Tate Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Status of the case Nature of the case Court or agency

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Debtor	1	Viola	Gene	Jones-Tate	Case Number (if known)	
		First Name	Middle Name	Last Name		
		in 1 year before you filed ck all that apply and fill in		as any of your property repossessed, foreclos	sed, garnished, attached, seized, or levied	1?
	1	No. Go to line 11				
	`	Yes. Fill in the information	n below.			
				Describe the property	Date	Value of the property
		Exeter Finance, see sch	n F	2010 Chevy HHR	10/2016	\$ 2,344
		Exeter i marice, see sor	11.	2010 Chevy Tirlix	10/2010	Ψ 2,0 11
				Explain what happened		
				Property was repossessed.		
				Property was foreclosed.		
				☐ Property was garnished.☐ Property was attached, seized, o	r levied	
				Troperty was attached, seized, o	i levied.	
		nin 90 days before you fi efuse to make a paymen		r, did any creditor, including a bank or fina	ncial institution, set off any amounts fro	m your accounts
	_	No. Go to line 11	j			
	_	Yes. Fill in the information	n below.			
12	— Vith		d for bankruptcy, v	was any of your property in the possession	n of an assignee for the benefit of credit	ors, a
	Ν		•			
	Y	es.				
		List Certain Gifts and	d Contributions			
	rt 5: With			, did you give any gifts with a total value of	f more than \$600 per person?	
	1		· · · · · · · · · · · · · · · · · · ·	, , g , g		
	_	Yes. Fill in the details for	each gift			
	_		_	, did you give any gifts or contributions wi	th a total value of more than \$600 to any	/ charity?
	1				•	•
	=	Yes. Fill in the details for	each gift.			
			3			
Pa	rt 6:	List Certain Losses				
		iin 1 year before you file bling?	ed for bankruptcy o	or since you filed for bankruptcy, did you k	ose anything because of theft, fire, other	r disaster, or
	1	No.				
	□ `	Yes. Fill in the details for	each gift.			
Pa	ırt 7:	List Certain Paymen	ts or Transfers			
16	With	nin 1 year before you file	ed for bankruptcy,	did you or anyone else acting on your beh	alf pay or transfer any property to anyor	ne you
		_		ring a bankruptcy petition? parers, or credit counseling agencies for s	services required in your bankruptcy.	
	1	No.				
	`	Yes. Fill in the details				

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Case Number (if known)

Jones-Tate

First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$900.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Viola

Debtor 1

Gene

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Debtor 1	Viola	Gene	Jones-Tate	Case Number (if known)	
	First Name	Middle Name	Last Name		
22 H	ave you stor	ed property in a storage unit of	or place other than your home within 1 ye	ear before you filed for bankruptcy?	
_	_			, ,	
	No.				
L	Yes. Fill in	the details.			
			Who else has or had access to it?	Describe the contents	Do you still have it?
Pari	9: Identi	fy Property You Hold or Control	for Someone Else		
23 D	o you hold o	r control any property that so	meone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust
fo	r someone.				
	No.				
	Yes. Fill in	the details.			
-			Where is the property?	Describe the property	Value
	Robbie Tat	e, 10130 S. 84th Terrace	Debtor's residence	2007 Toyota Camry	\$ 3,000
	Ave., Falos	Hills, 60465			
D4	Give I	Details About Environmental Info	armation		
Part	Olve I	Petans About Environmental Init	- Ination		
For th	e purpose of	f Part 10, the following definiti	ons apply:		
■ Fn	vironmental	law means any federal state	or local statute or regulation concerning	nollution contamination releases of	
		=	aterial into the air, land, soil, surface wa	-	
inc	cluding statu	tes or regulations controlling	the cleanup of these substances, wastes	s, or material.	
	-	vn, operate, or utilize it, includ		, whether you now own, operate, or utilize	•
		, , , , , , , , , , , , , , , , , , , ,			
			onmental law defines as a hazardous wa	ste, hazardous substance, toxic	
su	bstance, haz	zardous material, pollutant, co	ntaminant, or similar term.		
Repor	t all notices,	releases, and proceedings th	at you know about, regardless of when th	ney occurred.	
24 H	as any gove	rnmental unit notified you that	you may be liable or potentially liable ur	nder or in violation of an environmental la	w?
	No.				
	Yes. Fill in	the details.			
			Governmental unit	Environmental law, if you know it	Date of notice
25 H	ave you noti	fied any governmental unit of	any release of hazardous material?		
	No.				
Г	Yes. Fill in	the details.			
-	_		Governmental unit	Environmental law, if you know it	Date of notice
26 H	ave you bee	n a party in any judicial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements and ord	lers.
	No.				
<u>-</u>	Yes. Fill in	the details.			
-	_		Court or agency	Nature of the case	Status of the case
Part	11 Give D	Details About Your Business or C	Connections to Any Business		
		hafana yan fili di firi bir di ing	and did was a sum a book and a sum a	of the fellowing	2
27 W	_	•		of the following connections to any busin	ess (
	=		a trade, profession, or other activity, eith	•	
	∐A mem	ber of a limited liability compa	any (LLC) or limited liability partnership (LLP)	
	A partr	ner in a partnership			
	☐ An offi	cer, director, or managing exe	cutive of a corporation		
	☐ An owr	ner of at least 5% of the voting	or equity securities of a corporation		
	_		•		

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			Document	1 age 44 of 39
ebtor 1	Viola	Gene	Jones-Tate	Case Number (if known)
	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·
	No. None of the abo	ove applies. Go to Part 12.		
	Yes. Check all that	apply above and fill in the det	tails below for each busine	SS.
_				
28 Wit	thin 2 years before	vou filed for bankruptcy, did	vou give a financial state	ement to anyone about your business? Include all financial
	titutions, creditors,		, g	, , , , , , , , , , , , , , , , , , , ,
	No.			
	Yes. Fill in the detail	ile		
ш	roo. r iii iir tiro dotai	Date is:	sued	
Doub 40		240 10		
Part 12	Sign Below			
l hav	o road the answers	on this Statement of Finance	rial Affairs and any attach	ments, and I declare under penalty of perjury that the
				ncealing property, or obtaining money or property by fraud
			-	prisonment for up to 20 years, or both.
	.S.C. §§ 152, 1341, 1	· ·	mes up to \$250,000, or m	iprisonnient for up to 20 years, or both.
10 0	.3.0. 99 132, 1341, 1	1515, and 5571.		
X	/s/ Viola Gene Jo		_	
	Signature of Debtor	r 1	Signat	ure of Debtor 2
	Date 01/31/2017		Date .	MM / DD / YYYY
	MM / DD /	YYYY		MM / DD / YYYY
Did y	ou attach addition	al pages to Your Statement of	of Financial Affairs for Inc	lividuals Filing for Bankruptcy (Official Form 107)?
	No			
_				
□ '	res			
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill o	ut bankruptcy forms?
	No			
	Yes. Name of perso	on		. Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

Fill in this i	Caso 17 on formation to identif		ilod 02/06/17	Entered 02/06/17 08:56:46 5 of 59	Desc Main	
Debtor 1	Viola First Name	Gene Middle Name	Jones-Tate			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
	District of <u>ILLINOIS</u>	he: <u>NORTHERN DISTRICT OF I</u>	(State)		Check if this is an amended filing	
Stateme	nt of Intent	ion for Individual	s Filing Unde	r Chapter 7		12/15
you have leady you must file to whichever is earlif two married Both debtors in Be as complete write your name	his form with the co arlier, unless the co people are filing tog nust sign and date the and accurate as po ne and case number	rty and the lease has not expir urt within 30 days after you fil urt extends the time for cause ether in a joint case, both are the form. possible. If more space is need	e your bankruptcy peti . You must also send c equally responsible for	tion or by the date set for the meeting of crediopies to the creditors and lessors you list. supplying correct information. neet to this form. On the top of any additional		
For any cre information	-	d in Part 1 of Schedule D: Cre	ditors Who Have Claim	s Secured by Property (Official Form 106D), f	ill in the	
Identify the	creditor and the pro	operty that is collateral	What do you secures a de	intend to do with the property that bt?	Did you claim the property as exempt on Schedule C?	
Creditor's name: Description property	on of		Retai	nder the property n the property and redeem it n the property and enter into a irmation Agreement.	□ No □ Yes	

Identify the creditor and the property that is collateral	What do you intend to do with the property that	Did you claim the property
	secures a debt?	as exempt on Schedule C?
Creditor's	☐ Surrender the property	☐ No
name:	Retain the property and redeem it	Yes
Description of	Retain the property and enter into a	_
property	Reaffirmation Agreement.	
securing debt:	Retain the property and [explain]:	-
Creditor's	Surrender the property	
name:	Retain the property and redeem it	Yes
Description of	Retain the property and enter into a	_
property	Reaffirmation Agreement.	
securing debt:	Retain the property and [explain]:	_
Creditor's	Surrender the property	
name:	Retain the property and redeem it	∏Yes
Description of	Retain the property and enter into a	☐ 1.00
property	Reaffirmation Agreement.	
securing debt:	Retain the property and [explain]:	_
Creditor's	Surrender the property	<u>—</u> ПNо
name:	Retain the property and redeem it	☐Yes
Description of	Retain the property and enter into a	□ 169
Description of property	Reaffirmation Agreement.	
securing debt:	Retain the property and [explain]:	_
		 Page

Debtor 1

Part 2:

Viola

Case 17-03348

Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46 Desc Main Page 46 of 59 unber (if known)

First Name

List Your Unexpired Personal Property Leases

fill in the information below. Do not list real estate le	I listed in Schedule G: Executory Contracts and Unexpired Leases. Unexpired leases are leases that are still in effect; the lease if the trustee does not assume it. 11 U.S.C. § 365(p	ease period has not yet
Describe your unexpired personal property leas	ses	Will the lease be assumed?
Lessor's name:		☐ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		Yes
Lessor's name:		□No
Description of leased property:		Yes
Lessor's name:		□No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicat personal property that is subject to an unexpired lea	ted my intention about any property of my estate that secures ase.	a debt and any
/s/ Viola Gene Jones-Tate		_
Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 01/31/2017 MM / DD / YYYY	Date MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
Vio	ola Gene Jones-Tate / Debtor		Case No:		
			Chapter:	Chapter 7	
	DISCLOSURE OF CO	MPENSATION OF A	TTORNEY FOR DEF	BTOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(impensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contertions.	the petition in bankrupt	cy, or agreed to be paid	d to me, for servi	ces
	For legal services, I have agreed to accept	\$900.00			
	Prior to the filing of this statement I have received	\$900.00			
	Balance Due	\$0.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify)				
3.	The source of compensation to be paid to me is:				
1	Debtor(s) Other: (specify) I have not agreed to share the above-disclosed comp	nancation with any other	r parcon uplace that or	e mambars and a	ssociates
4.	of my law firm.	pensation with any othe	i person uniess they ar	e members and a	ssociates
	I have agreed to share the above-disclosed compens of my law firm. A copy of the agreement, together attached.	with a list of the names	of the people sharing	in the compensat	
5.	In return for the above-disclosed fee, I have agreed to rerease, including:	nder legal service for all	l aspects of the bankru	ptcy	
	a. Analysis of the debtor's financial situation, and reno	dering advice to the deb	otor in determining wh	ether to file a peti	ition in
	bankruptcy;		1 1:1 1		
	b. Preparation and filing of any petition, schedules, sta	itements of affairs and p	olan which may be requ	uired;	
6.	By agreement with the debtor(s), the above-disclosed fee Fee does NOT include any work done post-filing.	e does not include the fo	ollowing service:		
		CERTIFICATION			
	I certify that the foregoing is a complete	statement of any agree	ment or arrangement for	or	
	payment to me for representation of the debtor(s) in this	bankruptcy proceeding	S.		
	Date: 01/31/2017	/s/ Mariusz Krzysztof			
	Date	Signature of Attorney			
		Geraci Law L.L.C.			

723428 Page 1 of 1 Record #

Name of law firm

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Geraci Law doby Gnellinois hadjanas Missonsin

National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 866.925.0707 help@geracilaw.com

Date: 11/19/2016

Consultation Attorney: MMA

Record #: 723-428



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a chapter 7 bankruptcy petition in court. The flat fee for services before filing in court is \$ ______Once your case is filed, any balance that you owe on the pre-filing fee is discharged. This does not include any work or Cost advanced AFTER we file your case in Court unless you agree to pay us for it as below:

After we file your Chapter 7 bankruptcy in Court, we will advance the Court Cost of \$335, and the flat fee for services after case filing is \$\frac{4}{168}\$\$\$ \$335 = \$\frac{335.00}{335.00}\$\$ total flat fee. After filing in Court, we will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.

The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.

Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.

Termination. If you close your file or breach this contract, you agree to pay for work done up to that time. We will provide you with a statement based upon the above rates with an accounting at \$85-\$125/hr. for paralegal time and \$250-\$450/hr. for attorney time depending upon who performed the work. If you have paid more than the work done we will refund unearned fees. Wisconsin Arbitration: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the lawyer fails to provide a refund of unearned advanced fees. If the client disputes the amount of the fee and wants that dispute to be submitted to binding arbitration, the client must provide written notice of the dispute to the lawyer within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of the client within 30 days after notice of the dispute from the client, the lawyer shall submit the dispute to binding arbitration.

Time is of the essence. If you fail to pay or unduly delay the filing of your case we may close our file and charge you for the work done. You agree to fully cooperate with us and provide all information we request. My attorney may close my file and terminate this contract if you delay or don't co-operate. You agree to use Client Corner and not to cause excessive work. Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. You agree that more than one attorney or paralegal will work on your case: there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms".

Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course.

I will not transfer or acquire any property or incur any credit	or debt befo	ore filing, and I r	must make full	disclosure o	of all income, e	expenses,	debts and assets
on my bankruptcy petition as of the date I sign it. I AGREE		EVERY PAGE	AND EVERY	LINE OF MY	PETITION B	EFORE IS	SIGN IT AND TO
MAKE SURE THAT IT IS COMPLETE AND CORRECT.	0	•					

pate: 11/192016x Viola Jones Lut

(Joint Debtor

Attorney for the Debtor(s), Representing Geraci Law L.L.C.

rev 161112

PFG Rec# 723-428 Ms. Jones-Tate

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Viola Gene Jones-Tate / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/31/2017 /s/ Viola Gene Jones-Tate

Viola Gene Jones-Tate

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Viola Gene Jones-Tate / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/31/2017	/s/ Viola Gene Jones-Tate	
	Viola Gene Jones-Tate	

Dated: 01/31/2017 /s/ Mariusz Krzysztof Zatorski

Attorney: Mariusz Krzysztof Zatorski

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Case 17-03348 Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46 D<u>ocum</u>ent Page 52 of 59 Number (if known) Gene Debtor 1 Answer These Questions for Reporting Purposes Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." What kind of debts do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 1-49 18. How many creditors do 50,001-100,000 5,001-10,000 50-99 you estimate that you ☐ More than 100,000 10,001-25,000 100-199 owe? 200-999 □\$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 19. How much do you □\$1,000,000,001-\$10 billion \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets to □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million \$100,001-\$500,000 be worth? ☐More than \$50 billion ☐ \$100,000,001-\$500 million ☐ \$500,001-\$1 million □\$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion □ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your liabilities □ \$10,000,000,001-\$50 billion \$50,000,001-\$100 million \$100,001-\$500,000 to be? ☐ More than \$50 billion ☐ \$100,000,001-\$500 million ☐ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Executed on Executed on

MM / DD / YYYY

Case 17-03348 Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46 Desc Main ß of 59 Fill in this information to identify your case: Jones-Tate Gene Viola Debtor 1 Middle Name First Name Debtor 2 Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> Check if this is an amended filing Official Form 106 Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of Person _ Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and

Signature of Debtor 2

MM / DD / YYYY

correct

Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46 Desc Main Case 17-03348 Page 54 of 59 Number (if known) Document Gene Debtor 1 Viola First Name No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? . Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person_ Declaration, and Signature (Official Form 119).

Debtor 1

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Part 2: List Your Unexpired Personal Property Leases	
to a second property lease that you listed in Schedule G: Executory Contracts and Unexpire	d Leases (Official Form 106G),
It is the information below. Do not list real estate leases. Unexpired leases are leases that are still in enect;	the lease belied has her you
nded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. §	365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
LCGSON O TIGHTO	☐ Yes
Description of leased property:	
	☐ No
Lessor's name:	☐ Yes
Description of leased property:	
	□No
Lessor's name:	Yes
Description of leased property:	
	□No
Lessor's name:	□Yes
Description of leased property:	
Lessor's name:	□No
Lessor's fiame.	☐Yes
Description of leased property:	-
	□No
Lessor's name:	☐Yes
Description of leased property:	
	□No
Lessor's name:	☐ Yes
Description of leased property:	
Part 3: Sign Below	L. L. C. and any
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that	t secures a debt and any
personal property that is subject to an unexpired lease.	
Signature of Debtor 2 Date Dated: 01 /31 /2017 Date MM / DD / YYYY	
Date	
Date Dated MM / DD / YYYY	

MM / DD / YYYY

Case 17-033 DISCLOAIMERIC Debtors have read 20 69 97 98:56:46 Desc Main

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guar hand the paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis
 Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have
 decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
 other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 0/ / 3/_/2017

Xiola Gene Jones-Tate

X Date & Sign

Case 17-03348 Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46 Desc Main Document Page 57 of 50 URT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Viola Gene Jones-Tate / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

ECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: <u>91 | 31 | 1</u>2017

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Viola Gen Den Manuel Manuel Page 58 of 59

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01 / 31 /2017

X Date & Sign

Dated: ___/_____/2017

Attorney: Mariusz Krzysztof Zatorski

Case 17-03348 Doc 1 Filed 02/06/17 Entered 02/06/17 08:56:46 Desc Main Page 59 Ofas Qumber (if known)_____ Dacument Debtor 1 Viola Column B Column A Debtor 2 or Debtor 1 non-filing spouse \$0.00 \$0.00 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.... For you For your spouse Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 benefit under the Social Security Act. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 0.00 \$0.00 \$0.00 0.00 \$0.00 \$0.00 10c. Total amounts from separate pages, if any. \$2,962.57 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$0.00 \$2,962.57 column. Then add the total for Column A to the total for Column B. Determine Whether the Means Test Applies to You Part 2: 12. Calculate your current monthly income for the year. Follow these steps: \$2,962.57 12a. x 12 Multiply by 12 (the number of months in a year). 12b. \$35,550.84 The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: ΙL Fill in the state in which you live. 2 Fill in the number of people in your household. \$65,659.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. 14b. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing, here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Viola Gene Jones-Tate Date:: 6 / 3 /2017 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.